Supplementing Medicare Coverage

BY ROBERT S. THACKSTON
Social Security District Manager in Lynchburg

Medicare covers most major health care costs but it doesn't pay all your medical expenses. For that reason, many private insurance companies sell health insurance policies to supplement Medicare.

If you are thinking of buying private insurance to supplement your Medicare protection, we suggest that you closely examine the benefits offered by the policy. Some policies will pay for services which are not covered by Medicare. Some pay the deductibles and other dollar amounts that Medicare does not pay. But others may provide the same coverage you have under Medicare and won't pay any benefits if Medicare does. Make sure you don't buy a policy which is unnecessary or which duplicates your Medicare protection.

Exactly what does Medicare cover?

Medicare hospital insurance covers inpatient hospital care. After a hospital stay, it can also cover inpatient care in a participating skilled nursing facility, and home health services--if you need these kinds of care.

Hospital insurance can help pay for up to 90 days of inpatient care in each benefit period, plus up to 60 additional, non-renewable reserve days if you ever need to be in a hospital for more than 90 days in a benefit period. It can help pay for up to 100 days of care in a participating skilled nursing facility, and it will pay the reasonable cost of up to 100 home health visits.

The medical insurance part of Medicare covers doctor's services, outpatient hospital services, home health visits, and outpatient physical therapy and speech pathology srvices. It also covers certain ambulance services, limited services by chiropractors, limited home and office services by a licensed physical therapist, and many other services and supplies not covered by hospital insurance.

As a general rule, after you meet the $60 annual deductible, medical insurance will pay 80 percent of the reasonable charges for all covered services you receive in a year.

Medicare does not cover preventive health services, such as regular physical check-ups, or routine dental care, such as filling or removal teeth. Other services and supplies not covered by Medicare include acupuncture, custodial care, drugs and medicines you buy yourself with or without a doctor's prescription, eyeglasses, hearing aids, homemaker services, private duty nurses, and personal convenience items such as a television in your hospital room.

If you are just becoming eligible for Medicare and you already have private health. insurance, you may want to get in touch with your insurance agent to discuss your insurance needs in relation to Medicare. Don't cancel any private insurance you have now if you aren't yet eligible for Medicare--especially if you have dependents who are covered under your present policy.

You also should know that no private company or agent selling insurance to supplement Medicare is connected with the Federal Government. Some companies use names, designs, or envelopes that can give the impression they are connected with the Government in some way.

To help Medicare beneficiaries decide whether they need private supplemental insurance, the Health Care Financing Administration has published a pamphlet called **Guide to health insurance for people with Medicare.** The pamphlet explains what Medicare covers, describes the kinds of private insurance supplements available, and provides useful information to beneficiaries considering the purchase of supplemental insurance. Free copies of the guide are available at social security offices, State Insurance Departments, and many senior citizen's centers.

You can find the phone number of the nearest social security office listed in the white pages of your local telphone directory under "Social Security Administration."

Q. I'll be eligible for Medicare soon, and I'm trying to decide if I'll need attitional hospitalization insurance. Can you tell me what services Medicare will and will not cover if I have to go into the hospital?

A. While you are a hospital inpatient, Medicare hospital insurance covers a semiprivate room, all meals including special diets, regular nursing services, costs of special units such as an intensive care unit, drugs, lab tests, X-rays and other radiology services, medical supplies and appliances, operating and recovery room costs, and rehabilitation services. Hospital insurance cannot pay for a private room, private duty nurses, the first 3 pints of blood in the benefit period, or a phone, radio, or TV in your room, at your request.

Q. Will Medicare medical insurance pay for my doctor's services if he comes to my home to treat me?

A. Medicare medical insurance can help pay for covered services you receive from your doctor in his or her office, in your home, in a hospital, in a skilled nursing facility, or in any other location in the U. S.

VA Questions & Answers

Editor's Note: Following are representative questions answered daily by VA counselors. Full information is available at any VA office.

Q - When the Modified Life Plan insurance coverage reduces by one-half at age 65 or 70, is additional life insurance available?

A - The insured may continue the full amount of Modified Life insurance by replacing the decreased amount with an Ordinary Life policy. An additional premium must be paid for the Special Ordinary Life policy.

Q - I am receiving unemployment compensation. Will this have any effect on my receiving GI Bill educational assistance?

A - No. Income is not considered in the payment of education allowances under the GI Bill. Rates of payment are generally based on hours of attendance or the cost of the course.

Q - Does the Veterans Administration provide job finding assistance for veterans?

A - VA provides information about job marts, on-the-job and apprenticeship training opportunities, etc., through all VA regional offices.

Q - I was notified that I was entitled to VA compensation 11 months ago and I waived a portion of my retired pay. Will I be taxed the full amount of retired pay for the past year?

A - No. You will be taxed only on the retired pay that exceeds the compensation to which you were entitled.

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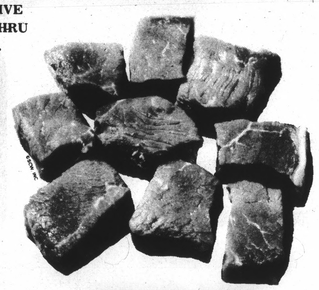

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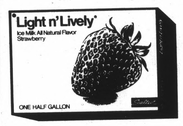

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ASCS TODAY
By Tom Conrad

ASC Committee Election Ballots To Be Returned By December 3 - All known eligible producers have been mailed a ballot for voting in the community committee elections and it must be returned by December 3, 1979. You are urged to vote for the farmers of your choice to serve for the coming year. The instructions for voting are printed on the ballot but you are reminded to vote for no more than three candidates, including write-ins, and to **sign the certification on the envelope identified by the red arrow.** Your ballot cannot be counted if the certification is not signed.

If you believe that you are eligible but did not receive a ballot, you may stop by the ASCS office. If it is determined that you are eligible, your name will be added to the eligible voters list and you will be given a ballot.

If you know of an eligible voter who did not receive a ballot, please contact this office to obtain an answer. We also have a copy of the Regulations Governing ASC County and Community Committeemen, which is available for your review. The County ASC Committee decides questions on election procedures and on eligibility to vote or hold office. Such decisions may be appealed to the State ASC Committee.

Remember, the voted ballots must be mailed or returned to the ASCS office in person by no later than December 3, 1979.

The County Convention to elect a member to serve on the County Committee will be held in the ASCS office at 9:30 a.m. on December 13, 1979. The convention will be open to the public.

Fire Cured Tobacco

There are some marketing cards that were not mailed to producers. If you are one of these producers, you will need to stop by the ASCS office to pick up your card. The reason for not mailing the card will be explained at the time the card is picked up.

The area markets opened on November 27 and producers are reminded that when they are finished marketing their tobacco to please return their cards to the ASCS office.

Apply Early For Social Security Number

Anyone who expects to need a social security number should apply 6 to 8 weeks before the number will be used, Robert Thackston social security district manager in Lynchburg said recently.

Evidence of a person's age, identity, and citizenship status is required at the time of application. In addition, anvone 18 or over must apply in person at a social security office.

The best evidence of a person's age and citizenship status is a public or church record of birth recorded before the fifth birthday, or a baptismal record recorded before age 5, Mr. Thackston said.

Many different documents can be used to provide identity, such as a driver's license, voter's card, some sort of ID card, club membership card, or similar items showing signature and personal information.

People born outside the United States should show their citizenship papers or immigration documents.

Photocopies cannot be used. The original of all documents should be submitted and all documents will be returned.

A leaflet, "Applying for a social security number," gives more information about evidence that can be submitted. Free copies can be obtained at the Lynchburg social security office, located at 2301 Park Avenue, Lynchburg, Virginia 24501. The telephone number is 804-847-8856.

QUICK QUIZ

Are you hot on the subject of energy? This quiz can help you tell.

1. The largest producer of crude petroleum is (a) the United States (b) the U.S.S.R. (c) Saudi Arabia?

2. Since the current crude shortage began the government has insisted that major oil companies supply small refineries with low-sulphur crude oil. An end to these sales could mean (a) more *energy (b)* less *energy (c)* about the same amount of energy available?

3. About how much of the free world's oil supply does the U.S. consume? (a) half (b) a third (c) a tenth?

ANSWERS: 1. (b) According to "Crude Oil Production Annual 1978," an Energy Information Administration publication, estimated production for Russia was just over four billion barrels; Saudi Arabia just under three billion barrels; and for the U.S., close to 3.2 billion barrels. 2. (a) According to the energy experts at Mobil, many of these small refineries do not have the sophisticated cracking and upgrading units needed to turn crude into products like unleaded gasoline. An end to government-ordered crude sales could mean an extra two million gallons of gasoline and distillate a day. This could rise to four million gallons a day if crude oil flowed to the most efficient refiners. 3. (b) According to the Central Intelligence Agency, the U.S. uses close to 20 million barrels of oil a day, or about a third of the 59.9 million produced by the entire world.

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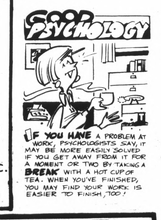

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